

**APPOINTMENT OF SUBSTITUTE TRUSTEE**

WHEREAS, on December 19, 2003, Kevin Houston and Tammie J. Clark executed and delivered to Atty Arnold M. Weiss as Trustee for Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, Homecomings Financial Network, Inc. and Lender's successors and assigns, a certain Deed of Trust securing a Promissory Note in the principal sum of \$105,000.00 payable to the order of Homecomings Financial Network, Inc.; said Deed of Trust is recorded in Deed of Trust Book 1910 at Page 270 of the Office of the Chancery Clerk of DeSoto County, Mississippi, to which reference is made for a description of said Note, the terms and covenants of said Deed of Trust, and the land and premises therein conveyed; and

WHEREAS, default was made in the payment of said Note and/or the terms of said Deed of Trust,

NOW, THEREFORE, Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, Homecomings Financial Network, Inc. and Lender's successors and assigns, the legal owner and holder of said Note, does hereby declare immediately due and payable the total amount of unmatured principal, together with accrued interest thereon, owing on said Note and other indebtedness secured by said Deed of Trust, and for reasons satisfactory to itself does hereby remove the afore-mentioned Trustee, and appoint and constitute Michael S. McKay as Substitute Trustee therein, in said Deed of Trust, who shall have all the powers and estate delegated to the original Trustee, and requests said Substitute Trustee to sell the property described in said Deed of Trust in accordance with the terms and provisions therein.

IN WITNESS WHEREOF, Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, Homecomings Financial Network, Inc. and Lender's successors and assigns has caused these presents to be executed by its duly-authorized officers, and its corporate seal to be hereunto affixed this 10th day of December, 2005.

Mortgage Electronic Registration Systems,  
Inc., acting solely as a nominee for  
Lender, Homecomings Financial Network, Inc.  
and Lender's successors and assigns

By: [Signature]

Title: Asst Vice President

By: [Signature]

Title: Asst Vice President

STATE OF Minnesota

COUNTY OF Dakota

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ACKNOWLEDGMENT

Personally appeared before me, the undersigned authority in and for the said county and state, on this 10th day of December 20\_05, within my jurisdiction, the within named Rick Wilken and Chris Anderson, respectively, of Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, Homecomings Financial Network, Inc. and Lender's successors and assigns, and that for and on behalf of the said entity as its Asst Vice President and Asst Vice President, respectively, and as its act and deed they executed the above and foregoing instrument after first having been duly authorized by said corporation so to do.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this 10th day of December, 20 05.

My Commission Expires:

Jan. 31, 2008

Carmela D. Lagarile  
NOTARY PUBLIC

Kevin Houston and Tammie J. Clark  
DHGW No. 30644H  
THIS DOCUMENT PREPARED BY AND  
AFTER RECORDING PLEASE RETURN TO:  
DYKE, HENRY, GOLDSHOLL & WINZERLING, P.L.C.  
555 Plaza West, 415 North McKinley  
Little Rock, Arkansas 72205  
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